

IN THE CLAIMS

1. (Previously Presented) A method for tokenless authorization of commercial transactions between a user and a seller using a computer system, the method comprising the steps of:

- a. a user registration step, wherein the user registers with the computer system at least one registration biometric sample and at least one user financial account;
- b. a seller registration step, wherein the seller registers with the computer system at least one seller financial account;
- c. a proposal step, wherein the seller offers a proposed commercial transaction to the user, the proposed commercial transaction comprising price information;
- d. a transmission step, wherein the user's personal identification information comprising at least a bid biometric sample is forwarded to the computer system;
- e. a user identification step, wherein the computer system compares the bid biometric sample with registration biometric samples for producing either a successful or failed identification of the user; and
- f. a payment step, wherein a financial account of the user is debited and a financial account of the seller is credited, wherein a commercial transaction is conducted without the user having to use any smartcards or swipe cards.

2. (Original) The method of claim 1 further comprising a user resource determination step, wherein after successful identification of the user, a determination is made if the user has sufficient resources to pay for the transaction.

3. (Previously Presented) The method of claim 28 wherein during the user registration step, the user registers at least one user financial account and assigns an account index code to each user financial account, and during the acceptance step the user adds the account index code to the commercial transaction message, wherein the account index code further comprises one or more alphanumeric characters.

4. (Previously Presented) The method of claim 3, further comprising a user resource determination step, wherein after successful identification of the user, a determination is

made if the user has sufficient resources to pay for the transaction using the account index code that was added to the commercial transaction message to select the corresponding user financial account.

5. (Previously Presented) The method of claim 3 wherein the registration step further comprises assigning an account index name to an account index code.

6. (Original) The method of claim 5 further comprising an account name display step, wherein a list of accounts with their account index names can be retrieved and displayed to the user after a successful identification, wherein no transaction needs to take place if it is desired that the account index names be retrieved.

7. (Original) The method of claim 1 wherein during the payment step, a credit authorization draft is created detailing an agreement to pay the seller from the user's financial account up to an amount specified during the proposal step, whereby transactions can be conducted when the exact amount to be transferred is not known at the time of authorization or when a deposit is required but the account may not ever be debited.

8. (Original) The method of claim 2 wherein during both the resource determination step and the payment step the computer system communicates with one or more external computer systems in order to perform any combination of the following steps: the resource determination or the construction of the credit authorization draft.

9. (Original) The method of claim 1 wherein the price information comprises any combination of the following: a list of goods and services, a seller name, a date and time, a location, or an invoice number.

10. (Previously Presented) The method of claim 28 wherein the acceptance step further comprises the user entering an amount that is the sum of a cash back value to the proposed transaction amount.

11. (Original) The method of claim 1 further comprising a user re-registration check step, wherein the user's registration biometric samples are compared against previously designated biometric samples of certain users wherein if a match occurs, the computer system is alerted to the fact that the user has re-registered, whereby users who perpetrate fraud on the system can be automatically identified from their biometrics alone if and when they re-register.

12. (Previously Presented) The method of claim 1 wherein the biometric sample comprises one of the following: a fingerprint, a retinal image, and a voice print.

13. (Canceled)

14. (Canceled)

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19. (Canceled)

20. (Canceled)

21. (Canceled)

22. (Canceled)

23. (Previously Presented) The method of claim 1, further comprising a presentation step, wherein any combination of the results of steps a) through f) are presented to the user or seller.

24. (Previously Presented) The method of claim 1, wherein the transmission step forwards the bid biometric sample to the computer system in the absence of the user financial account.

25. (Previously Presented) The method of claim 1, wherein the seller registration step includes identifying the seller by a hardware identification code stored in a biometric input apparatus.

26. (Previously Presented) The method of claim 25, wherein the proposal step includes adding the hardware identification code of the biometric input apparatus to the proposed commercial transaction.

27. (Previously Presented) The method of claim 1, wherein the transmission step includes forwarding the proposed commercial transaction to the computer system, the proposed commercial transaction including the bid biometric sample.

28. (Previously Presented) The method of claim 1, further comprising an acceptance step, wherein the user signals acceptance of the seller's proposed commercial transaction by adding to the proposed commercial transaction the user's personal identification information comprising the bid biometric sample, wherein the bid biometric sample is obtained from the user's person.

29. (Previously Presented) The method of claim 1, wherein the user identification step is completed by the computer system after the comparison of the bid biometric sample with the registration biometric samples.

30. (Previously Presented) The method of claim 29, wherein the user identification step is completed without transmitting any information from the computer system to the user or seller.

31. (Previously Presented) The method of claim 29, further comprising an account selection step, wherein the user selects the financial account to be debited from a plurality of financial accounts registered with the computer system.